

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Devin K. Itjen  
Gloria Adriana Itjen  
Debtors

Case No. 19-04938-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Nov 25, 2024

User: AutoDocke  
Form ID: 3180W

Page 1 of 6  
Total Noticed: 96

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Devin K. Itjen, Gloria Adriana Itjen, 150 Orange Blossom Road, Milford, PA 18337-5059
5271897	+ ACCESS PHYSICAL THERAPY & WELLNESS, 16 MAYBROOK ROAD, CAMPBELL HALL, NY 10916-2743
5271917	COMMONWEALTH HEALTH, PO BOX 1280, OAKS, PA 19456-1280
5271920	DEPT OF ED FED LOAN SVCING, PO BOX 790234, SAINT LOUIS, MO 63179-0234
5271922	+ FEDERAL LOAN SERVICING CREDIT, PO BOX 60610, HARRISBURG, PA 17106-0610
5271934	MORRISTOWN ER MED ASSOC, PO BOX 80259, PHILADELPHIA, PA 19101-1259
5271935	MOSES TAYLOR HOSPITAL, PO BOX 88107, CHICAGO, IL 60680-1107
5271936	+ MOUNTAIN LAUREL SURGERY, C/O WAYNE ENTERPRISES, PO BOX 443, HONESDALE, PA 18431-0443
5296102	+ Morristown Medical Center, CCCB, PO Box 1750, Whitehouse Sta, NJ 08889-1750
5271937	NEWTON EMERG MED ASSOC, PO BOX 80258, PHILADELPHIA, PA 19101-1258
5271939	+ NORTHEASTERN GASTROENTEROLOGY ASSOC, 1860 FAIR AVENUE, HONESDALE, PA 18431-2108
5490544	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, 2121 Waukegan Road,Suite 300, Bannockburn,Pennsylvania 60015-1831
5490545	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, 2121 Waukegan Road,Suite 300, Bannockburn,Pennsylvania 60015, Nationstar Mortgage LLC d/b/a Mr. Cooper, 2121 Waukegan Road,Suite 300 Bannockburn,Pennsylvania 60015-1831
5338011	+ Newton Medical Center, CCCB, PO Box 1750, Whitehouse Sta, NJ 08889-1750
5271940	ORANGE EMERG SERVICES, PO BOX 731584, DALLAS, TX 75373-1584
5271941	ORANGE REGIONAL MEDICAL CTR, 75 CRYSTAL RUN RD STE G20, MIDDLETOWN, NY 10941-7014
5271942	+ PATENAUDE & FELIX APC, 4545 MURPHY CANYON ROAD, 3RD FLOOR, SAN DIEGO, CA 92123-4363
5271944	+ PENNSYLVANIA PHYSICIAN SERVICES LLC, PO BOX 14099, BELFAST, ME 04915-4034
5271945	PREMIER HEALTH ASSOCIATES, 532 LAFAYETTE RD STE 300, SPARTA, NJ 07871-4411
5271946	+ RADIOLOGIC ASSOC PC, PO BOX 1259 DEPT 88679, OAKS, PA 19456-1259
5271948	+ RADIUS GLOBAL SOLUTIONS, 500 NORTH FRANKLIN TURNPIKE, SUITE 200 MAIL CODE 747, RAMSEY, NJ 07446-1177
5271956	THE RADIOLOGY GROUP OF NJ, PO BOX 655, HACKETTSTOWN, NJ 07840-0655

TOTAL: 22

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Nov 25 2024 23:37:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	^ MEBN	Nov 25 2024 18:37:24	Federal Home Loan Mortgage Corporation, as Trustee, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 25 2024 18:41:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
cr	+ EDI: PRA.COM	Nov 25 2024 23:37:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		

		Nov 25 2024 18:42:00	SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250
5271898	+ Email/PDF: bncnotices@becket-lee.com		
		Nov 25 2024 18:54:54	AMERICAN EXPRESS, PO BOX 981535, EL PASO, TX 79998-1535
5271899	^ MEBN		
		Nov 25 2024 18:37:33	APOTHAKE SCIAN PC, PO BOX 5496, MOUNT LAUREL, NJ 08054-5496
5271900	Email/Text: collectors@arresourcesinc.com		
		Nov 25 2024 18:41:00	AR RESOURCES, PO BOX 1056, BLUE BELL, PA 19422
5271901	Email/Text: customer.service@atlantichhealth.org		
		Nov 25 2024 18:41:00	ATLANTIC HEALTH SYSTEM, PO BOX 35610, NEWARK, NJ 07193-5610
5271902	^ MEBN		
		Nov 25 2024 18:37:32	ATLANTIC MEDICAL GROUP, PO BOX 419101, BOSTON, MA 02241-9101
5290760	Email/PDF: bncnotices@becket-lee.com		
		Nov 25 2024 18:54:55	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5271903	Email/PDF: resurgentbknofications@resurgent.com		
		Nov 25 2024 18:43:49	CACH LLC, PO BOX 10587, GREENVILLE, SC 29603-0587
5271904	Email/PDF: resurgentbknofications@resurgent.com		
		Nov 25 2024 18:43:55	CACH LLC P, PO BOX 10587, GREENVILLE, SC 29603-0587
5274493	Email/PDF: resurgentbknofications@resurgent.com		
		Nov 25 2024 18:43:44	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5271905	EDI: CAPONEAUTO.COM		
		Nov 25 2024 23:37:00	CAPITAL ONE AUTO FINANCE, PO BOX 60511, CITY OF INDUSTRY, CA 91716-0511
5271906	+ Email/Text: bankruptcy@cavps.com		
		Nov 25 2024 18:42:00	CAVALRY PORTFOLIO SERVICE, 500 SUMMIT LAKE DRIVE, SUITE 400, VALHALLA, NY 10595-2321
5271907	+ Email/Text: bankruptcy@cavps.com		
		Nov 25 2024 18:42:00	CAVALRY SPV 1, LLC, 500 SUMMIT LAKE DRIVE, SUITE 400, VALHALLA, NY 10595-2321
5271908	+ Email/Text: bankruptcy@cavps.com		
		Nov 25 2024 18:42:00	CAVALRY SPV, LLC, ASSIGNEE OF CITIBANK, 500 SUMMIT LAKE DR., SUITE 400, VALHALLA, NY 10595-2321
5271909	^ MEBN		
		Nov 25 2024 18:37:22	CAWLEY & BERGMANN, 550 BROAD ST STE 1001, NEWARK, NJ 07102-4542
5271910	Email/Text: esther@cbhv.com		
		Nov 25 2024 18:42:00	CBHV, PO BOX 831, NEWBURGH, NY 12551-0831
5271911	+ Email/Text: bankruptcy@certifiedcollection.com		
		Nov 25 2024 18:42:00	CERTIFIED CREDIT & COLL BUR, PO BOX 1750, WHITEHOUSE STATION, NJ 08889-1750
5271912	+ EDI: CITICORP		
		Nov 25 2024 23:37:00	CITI, PO BOX 790040, SAINT LOUIS, MO 63179-0040
5271914	+ EDI: CITICORP		
		Nov 25 2024 23:37:00	CITIBANK, PO BOX 6077, SIOUX FALLS, SD 57117-6077
5271913	+ EDI: CITICORP		
		Nov 25 2024 23:37:00	CITIBANK, 701 EAST 60TH ST N, SIOUX FALLS, SD 57104-0432
5271915	EDI: CITICORP		
		Nov 25 2024 23:37:00	CITICARDS CBNA, PO BOX 6241, LBS CDV DISPUTES, SIOUX FALLS, SD 57117-6241
5271916	EDI: WFNNB.COM		
		Nov 25 2024 23:37:00	COMENITY BANK, BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
5271918	Email/Text: bankruptcy@credcontrol.com		
		Nov 25 2024 18:41:00	CREDIT CONTROL CORP, PO BOX 120568, NEWPORT NEWS, VA 23612
5274336	+ EDI: AISACG.COM		
		Nov 25 2024 23:37:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

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5284575	+ EDI: AISACG.COM	Nov 25 2024 23:37:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
5288706	Email/PDF: bncnotices@becket-lee.com	Nov 25 2024 18:54:54	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5272907	+ Email/Text: bankruptcy@cavps.com	Nov 25 2024 18:42:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5403389	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 25 2024 18:41:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
5403388	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 25 2024 18:41:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
5271919	^ MEBN	Nov 25 2024 18:37:24	D & A SERVICES, 1400 E TOUHY AVE STE G2, DES PLAINES, IL 60018-3338
5271929	EDI: CITICORP	Nov 25 2024 23:37:00	MACYS, BANKRUPTCY PROCESSING, PO BOX 8053, MASON, OH 45040
5271930	EDI: CITICORP	Nov 25 2024 23:37:00	MACYS RECOVERY, 9111 DUKE BLVD, MASON, OH 45040
5291738	EDI: Q3G.COM	Nov 25 2024 23:37:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
5271923	Email/Text: data_processing@fin-rec.com	Nov 25 2024 18:41:00	FINANCIAL RECOVERY SERVICES, PO BOX 385908, MINNEAPOLIS, MN 55438-5908
5523691	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 25 2024 18:42:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Federal Home Loan Mortgage Corporation,, Serviced by Select Portfolio Servicing,
5523690	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 25 2024 18:42:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
5521829	^ MEBN	Nov 25 2024 18:37:23	Federal Home Loan Mortgage Corporation, et al, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
5271924	^ MEBN	Nov 25 2024 18:37:28	HAMPTON ROADS RADIOLOGY ASSOC, PO BOX 844555, BOSTON, MA 02284-4555
5271925	EDI: LCIICSYSTEM	Nov 25 2024 23:37:00	IC SYSTEM INC, PO BOX 64437, SAINT PAUL, MN 55164-0437
5293110	EDI: JEFFERSONCAP.COM	Nov 25 2024 23:37:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5271926	EDI: JPMORGANCHASE	Nov 25 2024 23:37:00	JPMCB CARD, PO BOX 15369, WILMINGTON, DE 19850
5282044	+ Email/Text: RASEBN@raslg.com	Nov 25 2024 18:41:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5271927	Email/Text: PBNCNotifications@peritussservices.com	Nov 25 2024 18:41:00	KOHL/CAPITAL ONE, PO BOX 3115, MILWAUKEE, WI 53201-3115
5274494	Email/PDF: resurgentbknotifications@resurgent.com	Nov 25 2024 18:43:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5271928	Email/Text: camanagement@mtb.com	Nov 25 2024 18:41:00	M & T BANK, PO BOX 1288, BUFFALO, NY 14240-1288

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5294887	Email/Text: camanagement@mtb.com	Nov 25 2024 18:41:00	M&T Bank, PO Box 840, Buffalo, NY 14240
5271932	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 25 2024 18:42:00	MIDLAND CREDIT MANAGEMENT, 350 CAMINO DE LA REINA, SUITE 100, SAN DIEGO, CA 92108-3007
5271931	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 25 2024 18:42:00	MIDLAND CREDIT MANAGEMENT, 2365 NORTHSIDE DRIVE, SUITE 300, SAN DIEGO, CA 92108-2710
5271933	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 25 2024 18:42:00	MIDLAND FUNDING, 320 EAST BIG BEAVER, TROY, MI 48083-1238
5291467	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 25 2024 18:42:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5271938	+ Email/Text: bankruptcy@certifiedcollection.com	Nov 25 2024 18:42:00	NEWTON MEDICAL CENTER OP, C/O CERTIFIED CREDIT COLLECTION BUR, PO BOX 1750, WHITEHOUSE STATION, NJ 08889-1750
5271943	+ EDI: SYNC	Nov 25 2024 23:37:00	PAYPAL CREDIT, PO BOX 5138, TIMONIUM, MD 21094-5138
5292100	EDI: Q3G.COM	Nov 25 2024 23:37:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5292101	EDI: Q3G.COM	Nov 25 2024 23:37:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5271947	+ Email/Text: esther@cbhv.com	Nov 25 2024 18:42:00	RADIOLOGIC ASSOCIATES PC, C/O CBHV, 155 NORTH PLANK ROAD, NEWBURGH, NY 12550-1747
5271949	+ Email/Text: ngisupport@radiusgs.com	Nov 25 2024 18:41:00	RADIUS GLOBAL SOLUTIONS, PO BOX 390905, MINNEAPOLIS, MN 55439-0905
5271950	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Nov 25 2024 18:42:00	RMP, 8085 KNUE ROAD, INDIANAPOLIS, IN 46250-1921
5271951	+ Email/Text: bccsubbankruptcyemail@sentara.com	Nov 25 2024 18:41:00	SENTARA HEALTHCARE, 535 INDEPENDENCE PKWY, SUITE 700, CHESAPEAKE, VA 23320-5192
5271952	+ Email/PDF: resurgentbknofications@resurgent.com	Nov 25 2024 18:43:50	SHERMAN ORIGINATORS III LLC, C/O RESURGENT CAPITAL, PO BOX 10497, GREENVILLE, SC 29603-0497
5294368	+ Email/Text: bncmail@w-legal.com	Nov 25 2024 18:42:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
5271953	EDI: SYNC	Nov 25 2024 23:37:00	SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965061, ORLANDO, FL 32896-5061
5272654	^ MEBN	Nov 25 2024 18:37:37	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5293236	+ EDI: AIS.COM	Nov 25 2024 23:37:00	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5271954	EDI: WTRRN BANK.COM	Nov 25 2024 23:37:00	TARGET CARD SERVICES, PO BOX 660170, DALLAS, TX 75266-0170
5271955	+ EDI: WTRRN BANK.COM	Nov 25 2024 23:37:00	TD BANK USA/TARGET CREDIT, NCD-0450, PO BOX 1470, MINNEAPOLIS, MN 55440-1470
5294555	+ Email/Text: bncmail@w-legal.com	Nov 25 2024 18:42:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5271957	+ Email/Text: blindsay@transcontinentalcredit.com		

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5290072	EDI: AIS.COM	Nov 25 2024 18:41:00	TRANS-CONTINENTAL CREDIT & COLL, PO BOX 5055, WHITE PLAINS, NY 10602-5055
5271958	+ EDI: WFFC	Nov 25 2024 23:37:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5293160	EDI: WFFC2	Nov 25 2024 23:37:00	WELLS FARGO CARD SERVICES, MAC N8235-040, 7000 VISTA DRIVE, WEST DES MOINES, IA 50266-9310
		Nov 25 2024 23:37:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 74

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5274338	*+	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5272908	*+	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5292034	*+	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
5271921	##	EMERG PHYS OF TIDEWATER, PO BOX 808, GRAND RAPIDS, MI 49518-0808

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2024 at the address(es) listed below:

Name	Email Address
Christopher A DeNardo	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com cistewart@logs.com
Daniel Philip Jones	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-2 Participation Interest Trust djones@sterneisenberg.com, bkecf@sterneisenberg.com
Denise E. Carlon	on behalf of Creditor Community Loan Servicing LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Steven K Eisenberg	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-2 Participation Interest

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Trust seisenberg@sterneisenberg.com, bkecf@sterneisenberg.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

Vincent Rubino

on behalf of Debtor 1 Devin K. Itjen  
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

Vincent Rubino

on behalf of Debtor 2 Gloria Adriana Itjen  
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 9

**Information to identify the case:**

Debtor 1

Devin K. Itjen

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6380

EIN --

Debtor 2

Gloria Adriana Itjen

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6794

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-04938-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Devin K. Itjen  
aka Devin Kenneth Itjen, aka Devin ItjenGloria Adriana Itjen  
aka Gloria A. Itjen, aka Gloria Itjen**By the  
court:**11/25/24Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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**Chapter 13 Discharge**

**For more information, see page 2>**

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**